

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

MURANO & ROTH, LLC  
800 Kinderkamack Road Suite 202N  
Oradell, New Jersey 07649  
201-265-3400

/s/ John F. Murano  
John F. Murano\JM-8846

Certificate of Notice

Page 1 of 5



Order Filed on January 26, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

THERESA LOUISE MARUGGIO

Case No.: 21-10862

Chapter: 13

Hearing Date: January 19, 2023

Judge: PAPALIA

**ORDER ON MOTION/APPLICATION TO DISMISS/CONVERT CHAPTER 13 CASE**

The relief set forth on the following pages, numbered two (2) through three (3), is **ORDERED**.

---

DATED: January 26, 2023

A handwritten signature in black ink, appearing to read "Honorable Vincent F. Papalia".

Honorable Vincent F. Papalia  
United States Bankruptcy Judge

Page 2

---

This matter having come before the Court on Motion/Application of  
Theresa Louise Maruggio, for an Order Dismissing/Converting Debtor's case, and good  
cause having been shown, it is hereby

**ORDERED** as follows:

- case is dismissed.
- case is converted to a proceeding under Chapter 7.
- case is converted to a proceeding under Chapter 11.
- case is allowed to continue under Chapter 13 upon the following terms and  
conditions:
  - (a) payments to the Trustee shall continue in the amount of  
\_\_\_\_\_ dollars/month for an additional \_\_\_\_\_ months;
  - (b) Debtor(s) shall prepare and file with the Court a Wage Order for  
continuing Trustee payments;
  - (c) If the Debtor(s) fail to make regular plan payments to the Trustee for  
a period of more than 30 consecutive days, upon the Certification of the  
Trustee of such non-payment, with Notice of the Certification to the  
debtor(s) and the debtor(s) attorney, if any, the within case shall be  
dismissed;
  - (d) Other (ie, Counsel Fee Award or other relief to moving party)

---

---

---

Page 3

---

Upon case dismissal/conversion, any funds held by the Chapter 13 Trustee from payments made on account of debtor(s) Plan, shall be disbursed to the Debtor(s), except as follows:

- (a) \$ \_\_\_\_\_ shall be disbursed to Debtor(s) Counsel for Counsel Fees and Costs hereby allowed as an Administrative Expense;
- (b) \$ \_\_\_\_\_ to \_\_\_\_\_ (Creditor) for adequate protection payments pursuant to prior Order of the Court.
- (c) Other: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

In re:  
Theresa Louise Maruggio  
Debtor

Case No. 21-10862-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Jan 26, 2023

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2023:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Theresa Louise Maruggio, 30 Glenair Avenue, Waldwick, NJ 07463-1215

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 28, 2023

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Quicken Loans LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans, Inc. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
John F. Murano	on behalf of Debtor Theresa Louise Maruggio john@muranoroth.com vicky@muranoroth.com; muranojr90959@notify.bestcase.com
Marie-Ann Greenberg	magecf@magtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jan 26, 2023

Form ID: pdf903

Total Noticed: 1

TOTAL: 5